

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: ELIJAH MCDANIELS	§	Case No. 15-bk-17262
PEGGY MCDANIELS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/07/2015.
- 2) The plan was confirmed on 06/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/07/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,448.89.
- 10) Amount of unsecured claims discharged without full payment: \$126,979.52.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 18,445.00	
Less amount refunded to debtor(s)	\$ 63.62	
<b>NET RECEIPTS</b>		<b>\$ 18,381.38</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,393.21	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,893.21</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Sec	14,830.00	16,147.27	657.30	657.30	0.00
CAPITAL ONE BANK	Uns	0.00	1,810.57	1,810.57	290.59	0.00
CAPITAL ONE BANK	Uns	0.00	446.99	446.99	75.31	0.00
QUANTUM3 GROUP	Uns	0.00	890.83	890.83	150.40	0.00
QUANTUM3 GROUP	Uns	0.00	1,425.03	1,425.03	240.60	0.00
QUANTUM3 GROUP	Uns	0.00	78.21	78.21	0.00	0.00
QUANTUM3 GROUP	Uns	0.00	596.35	596.35	100.69	0.00
QUANTUM3 GROUP	Uns	0.00	1,167.34	1,167.34	197.09	0.00
QUANTUM3 GROUP	Uns	0.00	491.75	491.75	83.03	0.00
QUANTUM3 GROUP	Uns	0.00	631.89	631.89	96.04	0.00
QUANTUM3 GROUP	Uns	0.00	1,147.32	1,147.32	193.71	0.00
USAA FEDERAL SAVINGS BANK	Uns	0.00	2,016.54	2,016.54	340.47	0.00
CERASTES LLC	Uns	0.00	264.21	264.21	31.35	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,140.42	3,140.42	530.22	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,957.53	1,957.53	330.50	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	446.68	446.68	64.17	0.00
CITIZENS BANK	Uns	0.00	1,746.56	1,746.56	294.88	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF PHILA	Sec	0.00	104.39	104.39	104.39	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	2,190.80	2,190.80	369.89	0.00
CITY OF PHILA	Sec	0.00	1,457.61	222.91	222.91	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	2,133.64	2,133.64	360.23	0.00
FOUNDATION FINANCE CO	Sec	0.00	6,722.92	6,722.92	6,722.92	0.00
AMERICAN EXPRESS	Uns	0.00	6,602.86	6,602.86	1,114.80	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,077.28	1,077.28	181.88	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,472.00	3,755.85	3,755.85	634.11	0.00
OCWEN LOAN SERVICING	Sec	29,527.00	30,394.41	30,394.41	1,100.69	0.00
CITY OF PHILA	Sec	0.00	3,158.76	0.00	0.00	0.00
ALBERT EINSTEIN MEDCAL CTR	Uns	195.00	NA	NA	0.00	0.00
AMEX	Uns	3,099.00	NA	NA	0.00	0.00
CAP1/BOSCOV	Uns	161.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Uns	2,160.00	NA	NA	0.00	0.00
CBNA	Uns	4,444.00	NA	NA	0.00	0.00
CITIZENS BANK	Uns	4,249.00	NA	NA	0.00	0.00
COMENITY BANK/BRYLNHME	Uns	745.00	NA	NA	0.00	0.00
COMENITY BANK/FASHBUG	Uns	918.00	NA	NA	0.00	0.00
COMENITY BANK/JSSCLNDN	Uns	479.00	NA	NA	0.00	0.00
COMENITY BANK/KINGSIZE	Uns	131.00	NA	NA	0.00	0.00
COMENITY/LNBRAVANT	Uns	936.00	NA	NA	0.00	0.00
COMENITY BANK/ROMANS	Uns	1,185.00	NA	NA	0.00	0.00
COMENITY BANK/WOMANWTHN	Uns	963.00	NA	NA	0.00	0.00
CREDIT COLL	Uns	157.00	NA	NA	0.00	0.00
FOUNDATION F	Uns	6,481.00	NA	NA	0.00	0.00
FREEDOM CU	Uns	2,475.00	NA	NA	0.00	0.00
MCYDSNB	Uns	39,993.00	NA	NA	0.00	0.00
PGW	Uns	1,907.78	NA	NA	0.00	0.00
SYNCB/PLCC	Uns	394.00	NA	NA	0.00	0.00
SYNCB/QVC	Uns	1,853.00	NA	NA	0.00	0.00
SYNCB/WALMART	Uns	2,966.00	NA	NA	0.00	0.00
TEX-COLLECT INC	Uns	63.00	NA	NA	0.00	0.00
UROLOGIC CON.OF PA LLC	Uns	19,609.30	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	1,129.00	NA	NA	0.00	0.00
WATER REV BURAU	Uns	918.75	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WEBBANK/FINGERHUT	Uns	1,029.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 31,051.71	\$ 1,757.99	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 7,050.22	\$ 7,050.22	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 38,101.93</b>	<b>\$ 8,808.21</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 34,018.65</b>	<b>\$ 5,679.96</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,893.21	
Disbursements to Creditors	\$ 14,488.17	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 18,381.38</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/17/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.